

L.9510
C73

Coming Back!

Reserve



JUL 2 1946

USA
1946

UNITED STATES
DEPARTMENT OF AGRICULTURE
LIBRARY



1.9510
BOOK NUMBER C73

Reserve
599185

The employees of the Farm Security Administration in Colorado, Montana and Wyoming proudly present this pictorial report of the progress made by those families who have received assistance from this federal agency in these Rocky Mountain States.

Printed and distributed at no expense to the Government.

ABU
BU

Foreword

THOSE of us in the Farm Security Administration know that hundreds of the families who came to this federal agency for loans to offset the effects of economic and climatic disaster have made tremendous strides toward economic and social rehabilitation. The funds advanced these families by Farm Security came directly from the taxpayers of this nation. Therefore we believe that the taxpayers are entitled to know to what use their funds have been put.

We realize that not all the gains made by these Farm Security borrowers can be put down in black and white. It is impossible to portray the increased confidence and the gains in hope and courage which these families have achieved. It is possible to set forth the more tangible gains such as better living conditions, better food, better farm management practices, better cooperation with their neighbors and better incomes.

The purpose of this book is to report the accomplishments of these families with the tools loaned them by the people of the United States.

All credit for their accomplishments belongs to the families themselves. We in the organization are merely custodians of the tools. We check them out and in, and advise how they may best be used. On the families depends the ultimate success or failure of this program. We are vastly proud that a majority of these families has used the tools loaned them to great advantage.

Our only regret is that there are still many, many families whom we have been unable to assist. We all shall welcome the day when they, too, may have the same opportunity to prove that the confidence of the American people in them is justified.

C. H. WILLSON,
Regional Director.

Contrary to a widespread belief, the Farm Security Administration is not purely a federal credit agency. Neither is it a relief agency. It was created for the primary purpose of helping farm families help themselves.



The Farm Security Administration makes loans only when the applicant family:

1—Is unable to obtain credit from any other source, private or public. This agency does not make loans to farm families which have adequate credit at local banks or elsewhere.

2—Has a farm background. Farm Security does not make loans to city families which desire to go back to the land.

3—Either owns or is able to lease land capable of yielding an adequate living.

4—Is able to work out a plan for the operation of its farm which will, under normal conditions, provide the family a living, pay the cost of operation and repay the loan.

5—Agrees to produce its own food and feed for its livestock.

6—Agrees to follow proper conservation methods. Farm Security refuses to make loans for one-crop farming.



COUNTY FARM DEBT ADJUSTMENT REPORT

County Pinkerton State Wyoming Month of January, 1940

| (A) DATE CASE OPENED | (B) NAME OF DEBTOR | (C) ADDRESS | (D) CHECK DISPOSITION | | | (F) SUMMARY OF ADJUSTED CASES | |
|----------------------------|-----------------------|----------------|--------------------------|---------|---------|----------------------------------|--------|
| | | | ADJUSTED | DROPPED | DATE | | |
| 1/24/39 | Thomas A. Ball | land | X | | 1/17/40 | | 1 |
| 1/2/39 | Peter Larder | insville | X | | 1/22/40 | | 1 |
| 1/4/40 | Fred K. Fanson | er | | X | 1/31/40 | | 2 |
| | | | | | | Debt adjustment | \$4980 |
| | | | | | | Debt adjustment | 3010 |
| | | | | | | | 1970 |
| | | | | | | | 93 |
| | | | | | | | 1280 |
| | | | | | | | 2 |
| | | | | | | | 2 |

| (E) SUMMARY OF PENDING CASES | | | Joint FLB and LBC | |
|---|---|---|---------------------|---|
| Cases pending at close of previous reporting period | 0 | | FLB | |
| New cases received during this reporting period | 3 | | LBC | |
| TOTAL | | 3 | PCA | |
| Cases adjusted during this reporting period | 2 | | FSA | 1 |
| Cases dropped during this reporting period | 1 | | Local banks | 1 |
| TOTAL | | 3 | Insurance companies | |
| Cases pending at close of this reporting period (item 3 minus item 6) | | 0 | Individuals | |

Report submitted February 15, 1940 By Edwin Hunt County RR Supervisor
(Title)

U. S. GOVERNMENT PRINTING OFFICE 68-13015

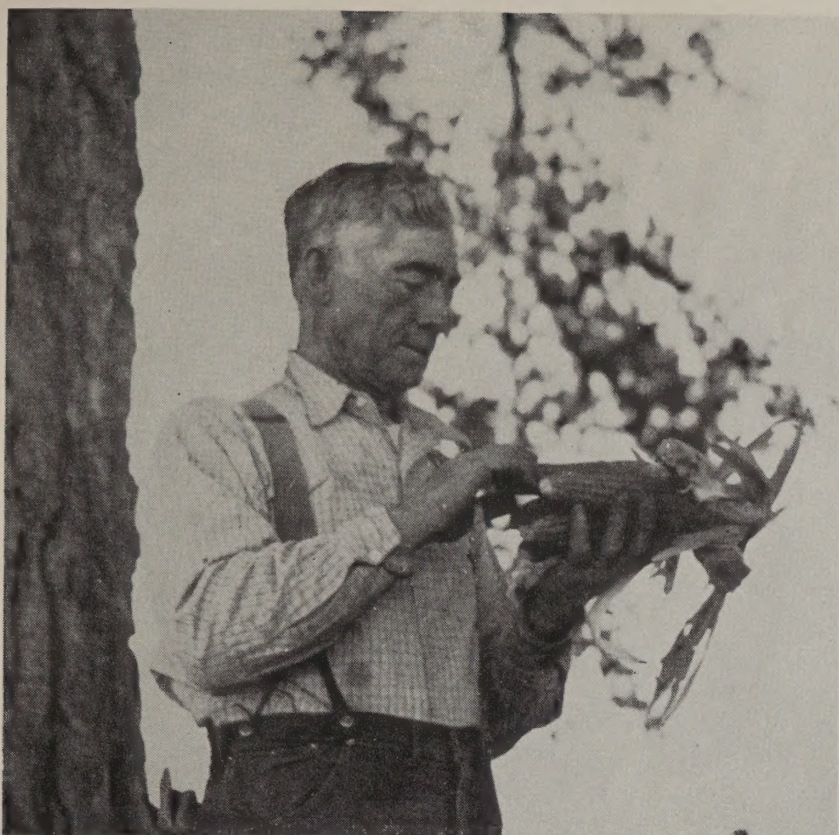
FAIR DEBT ADJUSTMENT starts many a farm family on the road to rehabilitation. Cooperators like Merchant Fred Fligman (left) of Great Falls, Mont., shown with Harry Gordon, Montana debt adjustment chief, make rehabilitation possible for many families.

Many farmers overbought during the so-called good years. These debts in many instances have been a crushing burden. Many merchants have on their books large accounts on which nothing has been paid for years.

Farm Security set up a debt adjustment division, in the belief that creditors would rather scale down their accounts and become cooperators in the rehabilitation of these low-income farm families than to take a chance on collecting the full amount in the dim future. Local committees work out these adjustments. All adjustments are on

a purely voluntary basis. Neither creditor nor debtor is compelled to accept the recommendation of the committee. Debt adjustment is usually the first step undertaken after a farm family formally applies for a loan. This service, however, is available to all farmers, whether they are FSA borrowers or not.

In Colorado, Montana and Wyoming adjustments have been worked out for 3,673 farm families. Debts of these families totaled \$13,479,576 before the adjustment. After adjustment they amounted to \$9,363,927, a reduction of 30 per cent.



HEAVY DEBTS THREATENED to squeeze the Andy Bihain family off their fine farm near Kersey, Colo. Like many farmers, the Bihains overbought during the so-called good years.

In Colorado the debts of 1,709 farm families amounting to \$4,580,600 were adjusted to \$3,185,363, a reduction of 30.4 per cent.

In Wyoming debts of 864 farm families amounted to \$5,394,588 and were adjusted to \$3,704,160, a reduction of 33.8 per cent.

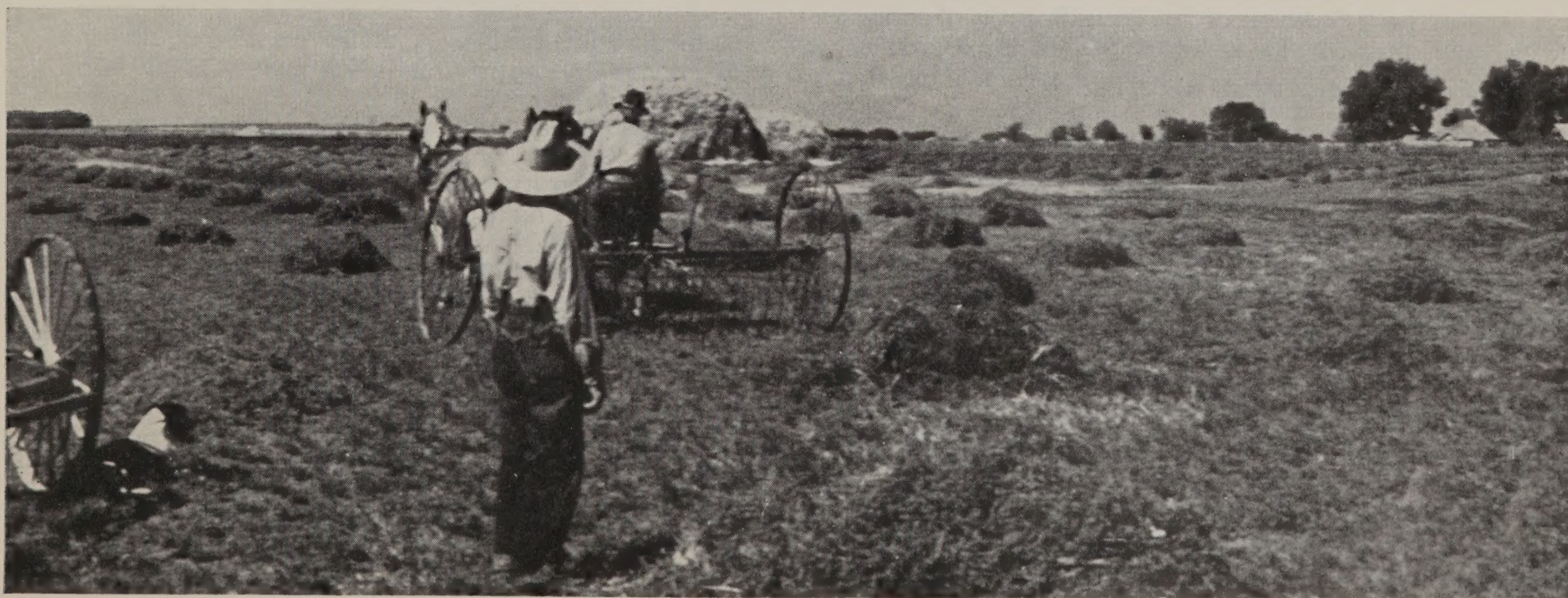
In Montana debts of 1,100 farm families amounting to \$3,304,389 were adjusted to \$2,474,404, a reduction of 25.1 per cent.

As the result of this program, the various counties in Colorado were paid \$58,789 in back taxes, counties in Wyoming, \$53,492, and in Montana \$66,264.

Also, in Colorado reductions totaling \$47,098 have been negotiated in debts owed by irrigation districts and similar farm organizations.



THE LOAD LIFTED and the farm was saved as the result of an FSA-negotiated debt adjustment. Now freed from debt worries, Andy Bihain is "coming back" strong.





CAREFUL PLANNING coupled with expert advice is the keynote of the FSA program. Supervisor George Stewart discusses crop and market conditions with Borrower Russell D. Glenn in Chaffee County, Colo.

family can have a well-balanced, adequate diet the year around. The farm wife is encouraged to use the most modern and effective methods of home food production and preservation.

Home production of food is one of the most important factors in the rehabilitation of these families. Not so long ago, in the dry land areas particularly, some farm families made no effort whatever to produce their own living. They planted wheat up to the back door of their houses, and no thought was given to gardens—everything used for the family table came from town.

Such a practice, particularly in years of low prices and low yields, was disastrous. Many farm families did not have enough to eat. The progress made by FSA borrowers in raising their own food is indicated by a recent survey.

In Colorado, before they received assistance from the Farm Security Administration, farm families produced an average of \$131 worth of food a year for home consumption. By 1939 they had increased that production to \$196, an increase of \$65 a family, or 50 per cent.

In Wyoming, similar families previously produced \$158 worth of food. In 1939 they produced \$242 worth, an increase of \$84 a family, or 53 per cent. In Montana, their average production before cooperation in the program was \$193. Last year it averaged \$325, an increase of \$132, or 68 per cent.

In Colorado and Montana each family on the Farm Security program preserved an average of 200 quarts of fruits and vegetables for the winter

months. In Wyoming the preservation of fruits and vegetables averaged 206 quarts. The fact that these families are living better than they were a few years ago is indicated by the amount of milk produced for home consumption. In Colorado an average of 439 gallons was used by each family in 1939. In Wyoming 447 gallons were consumed and in Montana, 492 gallons.

There is a direct connection between the amount of milk used and the forage produced for dairy cows. In Colorado each family raised an average of 27.75 tons of forage. In Wyoming each family produced an average of 44.5 tons and in Montana 53.25 tons. The low average in Colorado was due largely to the very severe drought during the summer of 1939.

LIVING-AT-HOME is the most important factor in rural rehabilitation. Mrs. H. H. Poland of Mesa County, Colo., proudly displays homegrown and canned fruits and vegetables.



U. S. DEPARTMENT OF AGRICULTURE
FARM SECURITY ADMINISTRATION

SUPERVISOR'S FARM VISIT REPORT

Mr. William Hanson

Parkerton, Colorado

Important items to be given close attention in connection with the successful operation of your farm and home management plans include the following:

- (a) Producing year-round supply of home-grown vegetables, fruits, meat, poultry, eggs, and milk for family use.
- (b) Producing year-round supply of home-grown forage, pasture, and grain for farm livestock.
- (c) Producing sufficient cash income from all sources to pay all expenses and repay the FSA loan as agreed in the farm and home management plans.
- (d) Keeping farm and home expenses within the amounts and purposes set in the farm and home management plans.
- (e) Keeping crops, livestock, machinery, home equipment, and property in good condition.
- (f) Consulting with supervisor in case of exchange or sale of property or mortgage and obtaining necessary approvals.
- (g) Keeping farm and home accounts and records up to date.
- (h) Maintaining health of family.
- (i) Cooperating with neighbors.
- (j) Keeping children of school age in school.

1. As of the date of the visit to your farm, June 25, I am pleased to report that on the items mentioned above, you were making good progress.

3. We discussed and agreed on work and plans to be given your prompt attention as follows:

Weed eradication on field south of barn.

Repair fence around alfalfa field.

FARM VISITS by FSA workers serve double purpose. They give the farmer and wife a chance to discuss problems, afford supervisors an opportunity to check up on family progress.

The help which Farm Security Administration supervisors give borrowers does not stop with the farm plan. Both farm supervisors and home management supervisors frequently visit borrowers to give them any possible technical assistance. They advise borrower families on the sale or purchase of livestock, irrigation methods, cultivation and a thousand and one other problems which arise during the ordinary operation of the farm and the farm home.

The supervisors also give the borrowers assistance in keeping business-like records of farm income and expenditures.



NO HUNGER THREATENS this Clairmont, Wyo., farm family. A full and varied larder the year around is a real step toward farm security.



BETTER, BALANCED DIETS result from FSA's live-at-home program. Mrs. Calvin Brown shows her grandson a fine squash in the family garden near Eaton, Colo.



PIGS MEAN CASH to Mrs. Tom Riley of Hotchkiss, Colo. who has developed a profitable source of supplemental cash—raising guinea pigs for a pet market.



BUY, USE AND PAY TOGETHER is the plan of Andrew and Dale Ibach and Arthur Schaper, farmers near Riverton, Wyo. Cooperation gives each the use of a tractor, a mower, a spreader and a stacker, with little individual investment.



FSA FINANCED a thresher for Milton Robinson. Result Robinson and his neighbors cut their harvest cost considerably.



CO-OP BUYING PAID 39 FSA families in Gallatin County, Mont., \$20 each. They pooled their purchases of staple groceries for winter use.

CO-OP COAL FOR THE TAKING. A generous Sheridan, Wyo., landowner provides the mine. FSA borrowers and other needy families mine the fuel free.



The American farmer has been cooperative-minded ever since the first band of settlers reached these shores. In the early days neighbors had to work together in order to survive. They helped each other clear land, build houses and harvest crops.

When times became easier, some American farmers drifted away from the cooperative idea. Many farmers thought it necessary to own individually all their own equipment, no matter what the cost. Then when prices declined, markets vanished, and small farmers came into competition with large-scale industrial agriculture, they found that they could solve some of their problems by going back to the Old American idea of helping each other.

There is no reason in the world why two or three farmers should not share the cost and use of an expensive piece of machinery or do their threshing cooperatively, or improve their dairy herds through the use of a sire owned by a group.

Many farmers who wish to work together—particularly those in the low-income brackets—cannot finance the purchase of equipment or livestock. To such groups the Farm Security Adminis-

BETTER LIVESTOCK AT LOWER COST is made possible by Glenn Gordon's purebred Milking Shorthorn bull service. Gordon breeds his own stock and provides fee-service for neighbors' herds with this FSA-financed co-op sire.



tration makes loans for periods of three to five years at three or five per cent interest. It takes as security for its loan the sire or equipment purchased and the loan is repaid by fees from the use of the equipment or service. It also makes loans to permit farmers to become members of existing cooperatives, in order that they may obtain necessary services at the lowest possible cost.

In Colorado, Montana and Wyoming the Farm Security Administration has made loans for almost every conceivable type of cooperative enterprise. Most of them are small and involve financing ranging from \$300 to \$1500. The average loan is about \$1000. They include combines, tractors, spreaders, bulls, stallions, rams, land clearing machinery, reservoirs, machinery for grasshopper control, purchasing and marketing associations and many others. These cooperatives have played an important role in the rehabilitation of the farm families involved. Most of them are doing very well financially, and virtually all the money advanced by the Government will be repaid with interest. In the three states there are 399 cooperatives in which a total of 5,189 families are participating. These cooperative enterprises have borrowed a total of \$388,452 from the Government.



FSA ENCOURAGES its borrowers to participate in already established co-ops so that they may benefit from assured markets and steady prices. Many are members of this Hudson, Wyo., co-op creamery.



LACKING GARDEN PLOTS of their own a group of farmers and farm laborers near Torrington, Wyo., raised food for their families on this co-op tract obtained for them by FSA.

THIS CO-OP JACK, financed by FSA, fathers much animal power for FSA borrowers and other farmers in the vicinity of Wheatland, Wyo.





POOR HEALTH IS AN ENEMY of rehabilitation. FSA has interested itself in obtaining medical care and hospitalization for its borrower families because it has found sick people cannot achieve economic recovery.

A YOUNG MONTANA LAD has his throat examined by a doctor cooperating in the medical care plan for low-income families at prices they can afford to pay.



A sick man cannot work—and a sick man cannot rehabilitate himself and his family. Therefore the Farm Security Administration has helped its borrower families to get needed medical attention at prices they can afford to pay. It has not embarked on a program of "socialized medicine." It merely acts as an agent in bringing physicians and low-income farm families together.

These medical care plans usually take the form of a cooperative association of low-income farm families. These associations work with the Medical Societies of the counties in which member families live. An agreement is reached with the Society on the amount members of the association can pay for medical care. The families then may call any physician who takes part in the plan. Fees range from \$25 to \$40 a year per family, depending upon the amount of medical care agreed upon with the doctors.

Considerable progress is being made in Colorado, Montana and Wyoming in the formation of these medical care associations. In Colorado, associations have been organized in five counties—Larimer, Weld, Delta, Kiowa and Baca. The formation of associations is under way in approximately a dozen other counties in the State.

In Wyoming, associations are in operation in Weston, Niobrara and Converse counties, and associations in eight other counties are being organized. In Montana, the plan is in operation on the Fairfield resettlement project in Cascade and Teton counties, and an understanding has been reached with the Montana State Medical Association which clears the way for the organization of a number of associations in that state.



TURNING GRASS INTO BEEF is a surer formula for agricultural success in the Great Plains than hazardous one-crop cash farming attempted with failure on thousands of acres in the semi-arid West.

The Farm Security Administration is doing everything in its power to bring about proper land use in the Great Plains area. Here it is a recognized fact that thousands of acres of land which formerly were in grass never should have been plowed. By financing family-sized livestock units in those counties where the land and climate are unsuitable to the production of cash crops, the Farm Security Administration is aiding in the restoration of this land to the purpose for which it is suited—livestock production.

Also in order to bring about better use of the land in semi-arid farm areas borrowers from Farm Security are increasing the acreage they operate. As a result of this effort, borrowers in Colorado are now operating an average of 484 acres—an increase of 165.5 acres since they came on the program. Wyoming borrowers are operating an average of 968 acres, or an increase of 219. In Montana, borrowers are operating an average of 904 acres, or an increase of 191 acres.



HELP IS AVAILABLE from FSA supervisors for borrowers who have turned from cash-cropping to livestock production. Many need advice and counsel in their new vocation

DROUGHT PLAYED HAVOC with Lee Halverson's splendid cattle spread in southern Montana and forced him to sell his herd. An FSA loan gave him a chance to recoup. He's doing fine now and is repaying his loan.





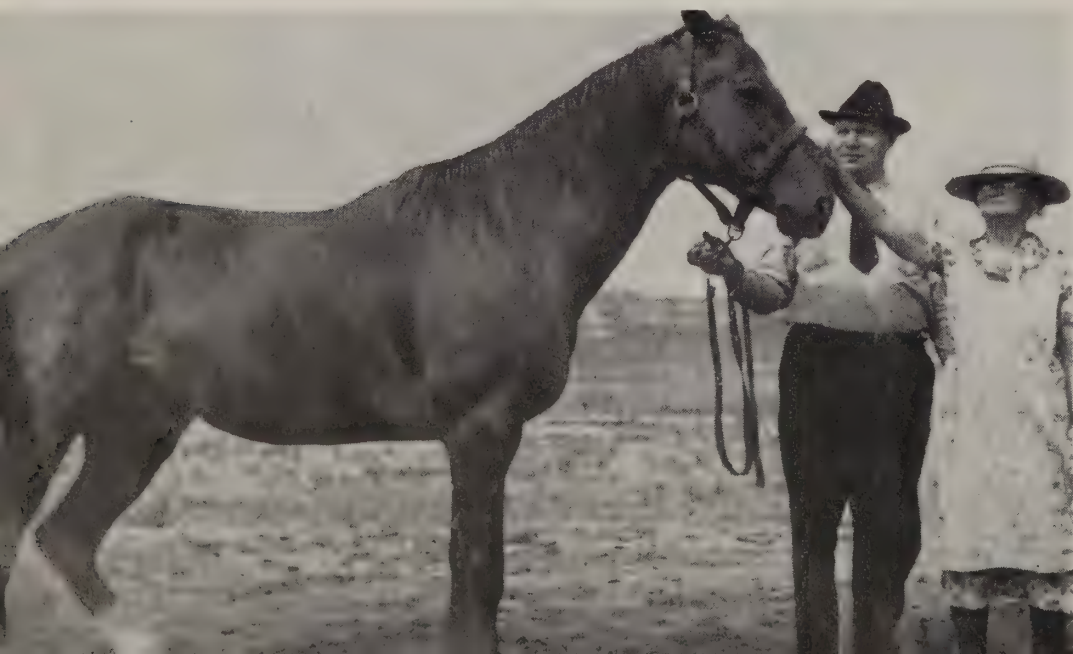
BROKE AND SICK. Elmo Temple came from Missouri to Chaffee County, Colo., for his health. Farm Security financed a new start for Farmer Temple and his wife, Louise, and they're making good.



THEIR CREDIT IS RE-ESTABLISHED since Richard Fergus and his wife, Marcella, brought their sheep ranch back from virtually nothing to a going, profitable enterprise.



HOME ON THE MONTANA RANGE again after a bad session with drought, depression and debt, Richard Fergus looks over some of the woollies that helped him rehabilitate.



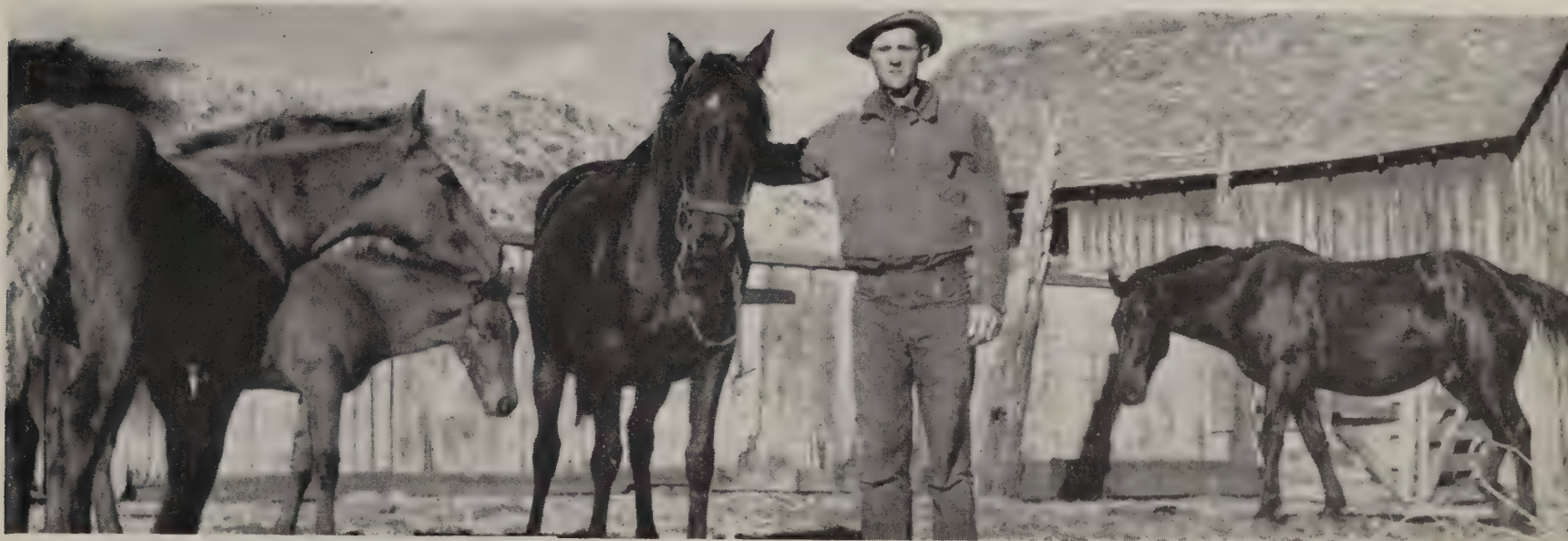
U. S. ARMY DEMAND for Thoroughbred cavalry horses means profitable business for an FSA borrower in Sheridan County, Wyo. This blooded stallion sires many fine colts in the area.



PLANNED PRODUCTION to supply adequate feed for a good dairy herd is paying consistent dividends on dry land farms in Phillips County, Colo.



A GARDENER FOR THE EMPEROR of Germany prior to the First World War, Karl Muecke is a versatile agriculturalist. A fine garden helps feed his family of five. He sells hotbed plants to other farmers. Home-woven willow baskets supplement farm income.



RIDING ALONG CAREFULLY in the saddle of a carefully figured plan, Ellsworth Painter is using horses and cattle to carry him back to financial independence on his place in Chaffee County, Colo.

"CANNED FEED" FOR LIVESTOCK is insurance against shortage caused by drought and insects. Ted Beckman shows FSA Supervisor Reuben Weitzel his inexpensive trench silo near Haxton, Colo.



Factors in the Rehabilitation of Farm Families



9. Farmers must work together, buy together and sell together if they expect to realize the full benefit from their labor and their investment. Cooperatives are the ever-open avenue to this goal.

8. More and more farmers are coming to realize that proper use of the soil is worthwhile from a dollar-and-cents point of view. Land which is planted to cash crops year after year cannot be expected to retain its fertility. Many of the ills of agriculture can be traced directly to misuse of the soil.

7. Better livestock, both range and subsistence, is important in the rehabilitation of farm families. A poor cow eats just as much, or more, than an animal with a good production record.

6. Many farmers need technical assistance and advice from experts trained in modern agricultural methods. This is particularly true in areas where the system of cropping is being changed. Families which have borrowed from the Farm Security Administration get such help. FSA county supervisors are familiar not only with agriculture in the counties in which they are working but also keep abreast with the progress being made in the methods of cropping and of livestock production. Home management supervisors all have supplemented the training acquired in colleges by experience gained in farm homes.

1. Many farmers have failed to keep accurate records of their expenditures and income. No business man would think of attempting to run his enterprise without knowing exactly whether he was making a profit or taking a loss. Accurate record-keeping on the farm enables the family to know exactly how much each of its various operations is making or losing.

2. Land tenure is one of the most aggravating agricultural problems in America. Verbal leases, short-term leases, inequitable leases all contribute to the problem. To make a success, the tenant farmer must have a fair lease. The Farm Security Administration is making a decided effort to encourage use of written leases which are fair to both tenant and landlord.

3. Good health is one of the greatest assets any man can have. Low incomes and isolation have prevented many American farm families from obtaining necessary medical care. A sick man cannot work. Good health is necessary for rehabilitation.

4. Farmers have always been able to obtain credit but until recent years, at prices they could ill afford to pay. Adequate credit at a reasonable rate of interest is one of the necessary steps in assisting families to get back on their feet. Adjustment of excessive debts contracted in good times is also an important factor.

5. Self-subsistence should be the goal of every American farm family. The greatest security the average farmer has against low prices and poor crop years is the knowledge that he and his family will have plenty to eat throughout the year. A garden is just as important to the average farm family as a good yield of cash crops. All rehabilitation borrowers maintain gardens.



MUCH RURAL HOUSING IS A DISGRACE in the United States. Thousands of farm families live in dwellings unfit for human habitation. From shacks such as this one came many of the families resettled by the Farm Security Administration.



HOMES THAT ARE LIVABLE have been built by FSA for \$2,100 to house families moved from submarginal land to economic units in irrigated areas.

REAL FARM SECURITY is the share of life for a family resettled by the FSA. They live on a good farm and are well housed, well fed and well clothed. Self-subsistence insofar as possible is the rule.



The agricultural problem in the Rocky Mountain states revolves about water rather than soil. We have tremendous tracts of land which would produce abundant crops if sufficient water were available, either through rainfall or irrigation.

Two decades ago we in the West labored under the delusion that there was enough rainfall to produce crops on land which previously had produced only grass. During abnormal years there was sufficient rainfall; but in normal years this is not true.

Hundreds of families in Colorado, Montana and Wyoming have planted this arid soil for years and have received little or nothing in return for their investment and labor.

Consequently Farm Security, realizing that cash crops on this land are almost doomed to failure even before the seed is in the ground, is making every effort to stop this heart-breaking and purse-breaking practice.

It has been the experience of this agency that it is far cheaper in the long run to advance dry land farm families on small units, sums to provide the necessities of life than to push them further into debt by mak-

ing them loans for crop production. However, we cannot continue indefinitely this system of relief. A way must be found for these families to be helped back to the status of economic and social assets to their communities and the nation. A survey has revealed that in Colorado approximately 2,700 families are in desperate need of farms which will produce them a decent living. In Wyoming, 2,500 families are in the same condition and in Montana the number is 7,500.

In a small way, the Farm Security Administration has been attacking this problem through the development of resettlement projects. Up to the present time, approximately 720 families have been provided an opportunity for a new start on irrigated farms in the states. In most cases the land which they formerly attempted to farm in the non-irrigated areas is being returned to grass. These families were given an opportunity to buy a tract of land averaging 80 acres, equipped with an adequate set of buildings. They are given 40 years to pay for the land and the improvements. The interest rate is three per cent.

In addition, those families which do not have enough capital are advanced money to buy subsistence livestock, machinery, seed, etc. This operating loan runs for a period of from three to five years at five per cent interest.

In Colorado, two resettlement projects have been established—one on the Western Slope in Mesa and Delta counties, known as the Western Slope Farms; and the other in the San Luis Valley of southern Colorado, known as the San Luis Valley Farms. The families which were settled on Western Slope Farms came principally from northern Colorado where their land had been purchased by the Government for range restoration. The families which were set-



NO JERRY-BUILT HOUSE is this. Homes on resettlement projects are made of good materials handled by expert workmen. Low cost derives from volume production and efficient planning, not from shoddy materials or poor workmanship.

LOW COST HOUSING POSSIBILITIES in the United States are demonstrated by FSA resettlement homes such as the one above. Although they are attractive, well planned and insulated against heat and cold, a cost ceiling of \$2,400 has been fixed.





FULL CELLARS like this are the rule on homesteads of Rural resettlement projects. Resettlement colonists must produce food for their tables and feed for their livestock.



A BETTER CHANCE to get livestock to market results from this on FSA resettlement projects. Less livestock mortality



HUGE CROP SURPLUSES are one big curse of U. S. agriculture. Western resettlement colonists are encouraged to produce non-surplus crops such as this alfalfa.

tled in the San Luis Valley came from southeastern Colorado and nearby territory.

In Montana two projects are operating at present and a third will be ready for settlement during 1940. One of the existing projects, Fairfield Bench Farms, is located near Great Falls, and the other, Milk River Farms, is located in Blaine, Phillips and Valley counties. The project under development, Kinsey Flat Farms, is located near Miles City.

No resettlement projects have yet been established in Wyoming.

Experience on already established projects has proven that this solution of the problem of the farmer-without-a-farm is entirely feasible and that families so relocated can be rehabilitated at small ultimate cost to the Government.

The initial investment of establishing a family on the project at Milk River averaged \$9,895. This sum includes an average cost of \$3,976 for an 80-acre farm unit, a home and out-buildings at an average cost of \$3,850



By disease-prevention practices such as means more profit, bigger income.



THE CENTER OF LIFE in a resettlement project is the community building. It houses school rooms, offices and a community hall where common problems are discussed and where entertainments are staged.



HAPPY CHILDREN AT PLAY in the yard of the community building. Concentration of families in an irrigated area permits closing of many isolated schools in dry land sections. This saves taxes.



DROUGHT CUT HIS INCOME almost to the vanishing point when Tom Beedy farmed in northern Colorado. When the Government bought submarginal land for retirement, the place Beedy was renting was included.



THIS FAMILY MIGRATED to Colorado's western slope and settled on FSA's resettlement project. They are among social and economic leaders of their community.

and an average operating loan of \$2,069. The families on all the resettlement projects are making tremendous strides toward rehabilitation. Not only are they making a good living, but they are repaying their debt to the Government. FSA policy does not permit the construction of buildings, including house, barn, chicken house, machine shed, hog house, well, homestead fencing and sanitary toilet, in excess of \$4,200 per unit in Colorado, Wyoming and Montana.



PRIZE LIVESTOCK occupies young Wayne Beedy's time when he isn't in school. His animals, financed by part of an FSA loan, took many prizes at the Mesa County (Colo.) fair. Wayne is a 4-H club member.

MRS. BEEDY was a school teacher before she became a farm wife. Her garden is one of the best on the project and she and her daughter Margaret preserve many a jar of fruits and vegetables.





IN COLORADO'S SAN LUIS VALLEY supplemental irrigation for use in late summer and fall when streams are low is provided by clear strong artesian flows. This water may mean the difference between a good crop and failure.

WATER, MORE THAN LAND, is the problem in the Rocky Mountain region. All resettlement projects in this area are on irrigated tracts. Adequate water assures crops and income.





CASH RENT WAS PAID by Carl C. Hagan for ten years. He farmed successfully but found the rent took all profit. The Mesa County, Colo., tenant purchase committee selected him from among many applicants for T-P loans.



IRRIGATED FARM of 75 acres was bought by the Hagans and a new house built. The loan totaled \$9,550. It is being repaid over a period of 40 years, at 3 per cent interest.



WELL-KEPT BUILDINGS and neat yards reveal pride taken by tenant purchase borrowers. How a good farmstead should look is shown by this photo.

Congress in 1937 began an attack on farm tenancy in the United States. For many decades thousands of American farm families have been slipping down the economic ladder from farm ownership to farm tenancy. There are about 40,000 new tenant families every year.

Under provisions of the Bankhead-Jones Farm Tenant Act a limited amount of money was set aside for loans to enable tenant farmers to buy farms of their own. The first year \$10,000,000 was appropriated, the second year, \$25,000,000 and the third year, \$40,000,000.

Under provisions of the Act, this amount of money was distributed among the various States of the nation on the basis of farm population and the prevalence of farm tenancy. As a result of this method of distribution, Colorado, Montana and Wyoming did not receive as large allocations as did many of the other States.

During the first two years of this program 60 loans, totaling \$526,801, were made in these three states. During the 1939-40 fiscal year 54 loans, totaling approximately \$499,000, will be made. These loans are made to families chosen by local committees. The borrowers must be experienced, capable, honest farmers.

In purchasing land, the Government acts as an agent for and a counsellor to the farm family involved. The family repays its loan over a period of 40 years at three per cent interest. Thus far, this tenant purchase plan is operating only in a few counties in each of the three states. Until more funds are made available, the program will necessarily be very limited.

In Colorado 39 loans totaling \$331,189 have been made, and 33 loans totaling approximately \$300,000 will be made before June 30, 1940. In Wyoming eight loans totaling \$71,000 have been made and five loans totaling about \$48,000 will be made. In Montana 13 loans amounting to \$124,612 have been made, and 16 loans totaling \$151,000, will be made before June 30, 1940.

The program is now operating in Mesa, La Plata, Logan, Larimer, Rio Grande, Sedgwick, Bent, Elbert and Prowers counties of Colorado. In Wyoming, it is operating in Goshen and Platte counties, and in Montana, Pondera, Stillwater, Cascade and Richland counties. Some idea of the need for this program may be seen in the number of applications received from tenant families who desire to purchase their own farms. These applications were taken only in the few counties named above.

In Colorado, where 39 per cent of all families rent the land they operate, nearly 1,500 applications were received, whereas only 72 loans could be made. In Wyoming, where 25 per cent of the farmers are tenants, 238 applications were received for the 13 loans which were made—and in Montana, where 27 per cent of all farmers are tenants, 482 families applied for 29 loans.

Repayments from all counties indicate that these tenant purchase loans are sound investments.

On December 31, 1939, more than \$658 had been repaid on loans in Colorado, although only \$436.93 was due, and \$5,244.59 has already been collected by the Farm Security Administration on payments due April 1, 1940. In Wyoming, the total amount of \$733.25 due last year was paid in full, and \$1,293.16 has been paid on this year's installment. No repayments were due in Montana last year, but \$1,090.40 has been collected on April 1, 1940 repayments.



A CHANCE FOR A FARM of his own came to Alfred Peterson of Mesa County, Colo., through the Bankhead-Jones Farm Tenant Act. Experienced, hard-working Peterson is taking full advantage of the opportunity afforded him by the American people.



A FULL SHARE of the burden of making her family's farm a success is carried by Mrs. Peterson. Abundant supplies of home-made foods go a long way toward successful farm living.

POTENTIAL BUTTERFAT aplenty is represented by feed stacks on the Peterson farm. The right kind of diversification of crops is practiced on this tenant purchase farm.





AN AMBITIOUS FAMILY of Wyoming Spanish-Americans lived in this tiny shack, trying hard to make a living. FSA made them a small loan. They . . .



BUILT THIS COMFORTABLE adobe home for very little cash. Hard work on their farm enabled them to repay a large part of their loan.



FOUR HARD WINTERS harassed Horace Voice and his widowed mother as they lived in this tent on their place near Lovell, Wyo.



A LOAN FROM FSA helped Voice build this comfortable home for only \$885, and started him toward real security.



SAD, DECREPIT SHACKS like this house too many western farmers, while . . .



All TOO FEW face the fine prospect of full, pleasant life in homes like this which FSA built for one mountain family.

In order that farm families may enjoy reasonable comfort, health and convenience, the Farm Security Administration in some instances has provided small sums for repair, or, where necessary, for construction of new buildings. Logs, adobe blocks, stone or other native materials are used where available, and the farm family itself provides most of the necessary labor. Comfortable homes have been built in the Rocky Mountain region for as little as \$50, where the families themselves have had the skill required for such construction work.



THE "SUMMER HOME" of one American family. This photograph was taken last August.

So long as seasonal crops must be harvested in a hurry, there will be a demand for migratory farm workers. Thousands follow the harvests of beets, potatoes and fruit in Colorado, Montana and Wyoming each year. Conditions under which these families live while harvesting these crops are intolerable in a civilized nation. Not only do their living conditions endanger the families themselves but they constitute a serious health menace to the communities nearby.

The West Coast has no monopoly on the migrant problem. These pictures taken in Colorado indicate conditions which exist in the Rocky Mountain States.



DREAMS OF A COMFORTABLE old age failed to come true for this aged grandmother. And what kind of a citizen will her grandchild, in the background, make?



FOOTLOOSE, AIMLESS, discouraged. What chance do families such as this one have to rear their children, attain even a modest degree of security for themselves?



IMPROVED FEED CROPS at the Great Plains experiment farm near Akron, Colo., are studied by FSA supervisors. Study, in cooperation with other federal and state agencies, equips FSA supervisors to advise borrowers on up-to-date crop production methods.

The Farm Security Administration is an agency of the Department of Agriculture and its work is but a part of the national program to assist American farmers in placing agriculture on a sound basis, both economically and socially. The personnel of the Farm Security Administration works hand in hand with employees of other federal, as well as state and county, agencies in seeking the best possible solution for the ills which beset our farmers today.

FSA COOPERATION with Federal Land Banks has resulted in better chances for farm families to work their way out of federal debt by reasonably proportioned and timed loan repayments.



Not all the water problems of the West can be solved by big dams and large developments. All that many a stockman needs to bring him economic security is sufficient water on his range to care for his own herd. Then, too, a small dam on a minor stream often will provide irrigation water for a dozen farms in the little valleys below. Farm Security makes loans to finance small water conserving projects. Farm Security is also one of the Department of Agriculture agencies charged with the responsibility of building water facilities which cost under \$50,000.



A WESTERN RARITY—Too little wind to stir a windmill, presented Dale Ibach with a tough problem of how to get adequate water for domestic use. An FSA-financed gasoline pump was the solution.



WATER FOR LIVESTOCK is a vital western need. With \$600 loaned by FSA, R. W. Ashburn built this stock reservoir on his ranch near Wellington, Colo., to insure a plentiful supply for his flock of sheep.

EVERYONE BENEFITS from this "cat" and scoop outfit the Government financed for Jess Coates in southeastern Montana. Jess earns repayment money by digging water reservoirs for stockmen in his neighborhood.





PRIZE WINNERS ALL. Sons and daughters of families resettled on Western Slope Farms in Colorado

participate in 4-H club work, and have won many prizes for their exhibits.

CHAMPION SEAMSTRESS is Verda Lucke, 17. This daughter of a resettled family won second prize for sewing at the Colorado State Fair.



WHEN WILLARD HAYES exhibits he usually brings home a ribbon. He has a mighty nice collection for a 16-year-old boy.



HUGH HAYES, Willard's 13-year-old brother, also is well on his way to becoming an outstanding prize winner. FSA urges the younger generation to participate in such activities as 4-H club work.



RAISING WINNERS of 4-H Club calves is fine training for operation of a ranch producing great live stock. Wayne Beedy led all-comers when ribbons were passed around for 4-H calves at the Mesa County (Colo.) fair.



A WIDOWED MOTHER, with the help of these fine youngsters, is making good on a ranch near Sheridan, Wyo. The boys take turns going to school a year, working at home a year. Those are 4-H lambs the three are proudly showing.

The sons and daughters of farm families are coming more and more to realize that success on the land calls for the most efficient methods of livestock and crop production. In order that they may learn these methods through their own experience, and contribute to their family income, the Farm Security Administration makes loans up to \$75 to enable the children of borrower families to participate in 4-H club work.



A BASKET TO HOLD RIBBONS won by his champion Guernsey bull is needed by W. A. Roberts, FSA borrower from near Loveland, Colo. He is shown with St. Albans Foremost Vigor Valor.

While the main objective of the Farm Security Administration is the rehabilitation of American farm families who have slipped to the bottom of the economic heap through no fault of their own, it must necessarily pay considerable attention to its financial phases. The money loaned these farm families comes from the pockets of the nation's taxpayers and all of us, of course, are concerned that this money should be repaid into the federal treasury.

In Colorado, Montana and Wyoming, since the beginning of the program in 1935, there has been advanced to farm families a total of \$24,751,641. Of that total there had been repaid up to December 31, 1939, \$6,484,464, or 26 per cent of the amount loaned.

In a number of cases where it has been necessary, small grants have been made to tide borrower families over until they could harvest their first crop. Then, too, grants have been made in areas where drought and insects have been especially severe. The bulk of these grants has been made in Montana, where, due to years of drought, many farm families have been reduced to starvation levels.

In Colorado loans total \$10,605,637 and repayments amount to \$2,838,510, or 26 per cent of the amount loaned. The average loan per family in Colorado was \$2,353.67, of which \$629.94 has been repaid.

In Wyoming there has been loaned a total of \$7,450,644. Of this, \$1,866,052, or more than 25 per cent, has been repaid. The average loan per family in Wyoming was \$2,532.51, of which \$634.28 has been repaid.

A total of \$6,695,360 has been loaned to farm families in Montana. Repayments total \$1,779,902, or 26.5 per cent of the total loaned. The average loan per family in Montana was \$2,998.37, of which \$797.09 has been repaid.

This collection record is especially heartening because these loans are all made on a three to five-year basis and much of the principal will not be due for some time. These repayments are a splendid tribute to the honesty of families who have borrowed money from the Federal Government, because, by ordinary measures of business credit, they could not be considered good financial risks.

Repayments on Farm Security Administration loans do not go into a revolving fund but are paid directly to the treasury of the United States. The money is not returned to Farm Security for use among other needy families.

While a large number of the farm families in the three states have been, or are now receiving Farm Security aid, there are still many eligible families which this federal agency has not been able to assist because of limited funds and personnel.

In Colorado, FSA supervisors have found that there are 4,014 families which are eligible and in need of rehabilitation loans but have been unable to obtain them. In Wyoming there are 1,919 which are eligible but who have not been reached, and in Montana there are 3,731 families which have not yet been given a chance to get back on their own feet. Indications are this number is increasing.



NEITHER CAPITAL NOR CREDIT had young, able, energetic Gordon Dykeman. Farming was all he knew. In March, 1936, his net worth was \$761. FSA loaned him \$3,205. A later loan increased his debt to \$3,985. . . .

During the 1939 crop season Colorado farmers were the victims of one of the most severe droughts in the history of the state. Weather experts say it was the worst dry spell in 20 years. The drought also plagued farmers in various counties of Montana. In that state, too, grasshoppers were especially bad.

Despite these handicaps, Farm Security borrowers continued to make considerable progress.

In Colorado, for example, the average Farm Security Administration borrower had a net income last year of \$517.50, as compared with \$502.18 in the year before he came to the Farm Security for help. The effect of the drought in Colorado was reflected most seriously in net worth of borrowing families—that is, their assets after all debts had been deducted.

The year these families came on to the Farm Security Administration program they had a net worth of \$938.89. At the end of 1939 crop year that net worth had decreased by 11 per cent, to \$846.53. These figures, however, do not give the entire picture because, despite abnormal conditions, these families were able to raise fairly good gardens and were thus able to provide subsistence for themselves.

In Montana the financial picture is considerably better. Average net income of the Farm Security borrower family amounted to \$1,188.26 as compared with \$736.86 in the year before they came to the FSA for help. This is an increase of 61 per cent. The average net worth of these families in the year before they came into the FSA program amounted to \$2,185.23, whereas at the



ADEQUATELY ARMED with capital, Dykeman and his young wife really went to work. Early and late they toiled to make their farm and home a success. Every possible source of income was utilized. . . .

end of the 1939 crop year, it amounted to \$2,286.62, a gain of five per cent.

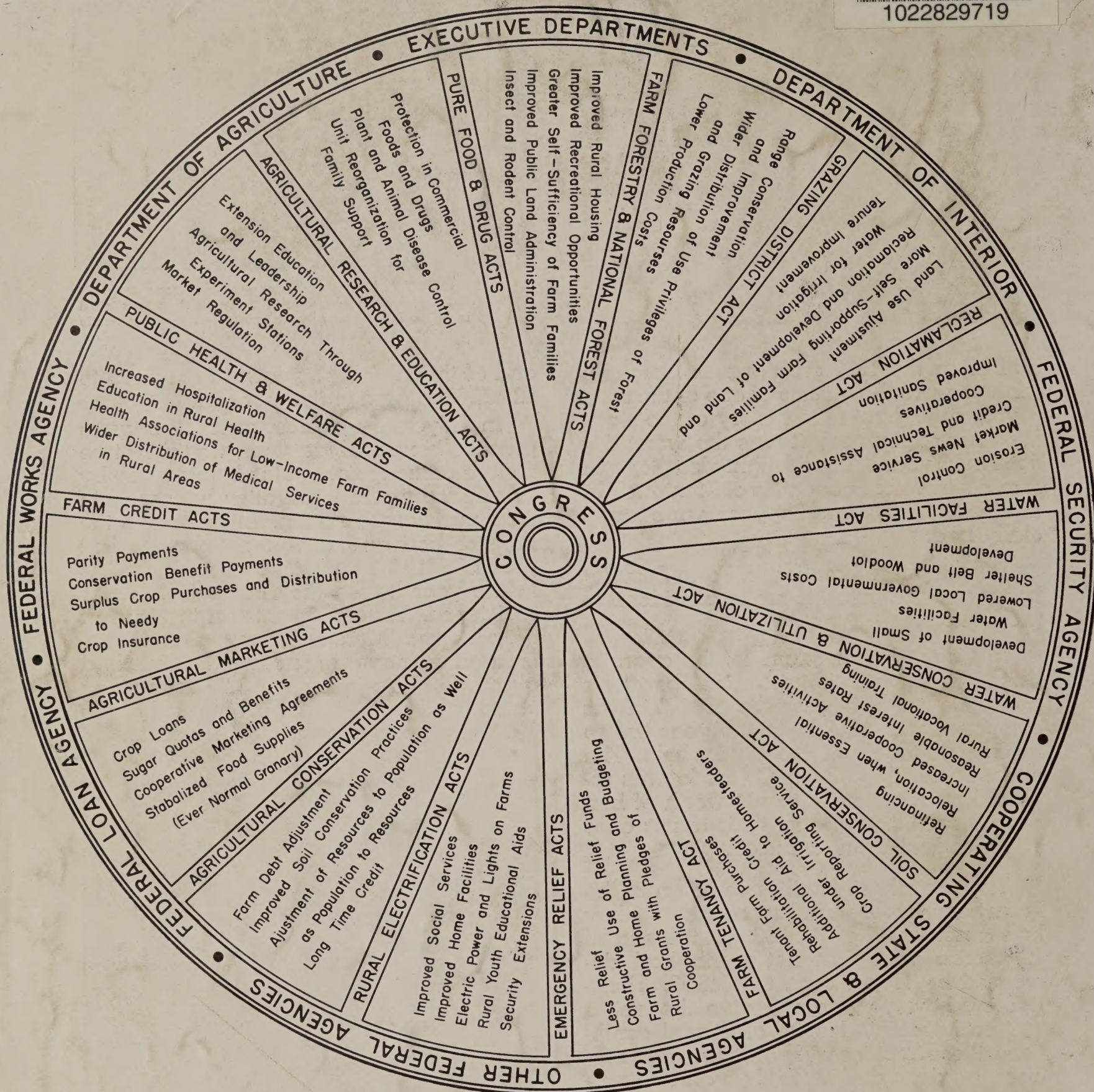
In Wyoming where conditions were practically normal last year, we find a true picture of the typical gains being made by Farm Security Administration borrowers in most parts of the nation. In that state, the families had an average net income last year of \$810.82, as compared with \$493.52 in the year before they came to FSA for assistance. This represents an increase of 64 per cent. Moreover, these families increased their average net worth—over and above all debts—from \$1,726.70 before they came to FSA, to \$2,322.61 at the end of the 1939 crop year, a gain of 35 per cent.



HARD AND CAREFUL work and planning did the trick. On December 31, 1939, the Dykemans owed the government less than \$500. Their net was approximately \$7,000. All they had needed was a chance. Theirs is the story of thousands.



1022829719



" ——— citizens have demanded, congress has authorized, and the departments are effectuating national policies of conservation of resources."

—Secretary of Agriculture,
Henry A. Wallace.